

CAPGEN CAPITAL GROUP III LP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3962640	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$2,136	\$2,172	1.7%		
Loans	\$1,215	\$1,262	3.9%		
Construction & development	\$49	\$61	23.5%		
Closed-end 1-4 family residential	\$498	\$545	9.4%		
Home equity	\$55	\$51	-6.4%		
Credit card	\$0	\$0			
Other consumer	\$44	\$41	-6.0%		
Commercial & Industrial	\$40	\$50	24.6%		
Commercial real estate	\$490	\$481	-1.9%		
Unused commitments	\$161	\$206	27.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$658	\$646	-1.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$10	-0.9%		
Cash & balances due	\$167	\$175	4.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$21	\$39	89.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$19	\$30	55.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,925	\$1,962	1.9%		
Deposits	\$1,727	\$1,763	2.1%		
Total other borrowings	\$190	\$190	0.1%		
FHLB advances	\$50	\$50	0.0%		
Equity					
Equity capital at quarter end	\$211	\$211	-0.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	9.7%	--		
Tier 1 risk based capital ratio	16.6%	16.5%	--		
Total risk based capital ratio	17.9%	17.8%	--		
Return on equity ¹	5.5%	1.1%	--		
Return on assets ¹	0.6%	0.1%	--		
Net interest margin ¹	3.5%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	89.6%	54.0%	--		
Loss provision to net charge-offs (qtr)	13.2%	52.8%	--		
Net charge-offs to average loans and leases ¹	1.1%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	4.5%	2.2%	0.7%	0.1%	--
Closed-end 1-4 family residential	2.4%	3.6%	0.3%	0.7%	--
Home equity	0.8%	4.8%	0.5%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.4%	0.6%	0.3%	0.7%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.1%	--
Commercial real estate	2.1%	3.5%	0.5%	0.2%	--
Total loans	2.3%	3.2%	0.4%	0.4%	--